

**STATE BANCORP, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1138861	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,607	\$1,590	-1.0%		
Loans	\$1,100	\$1,133	3.0%		
Construction & development	\$83	\$59	-28.8%		
Closed-end 1-4 family residential	\$38	\$27	-28.7%		
Home equity	\$58	\$56	-1.8%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	3.0%		
Commercial & Industrial	\$350	\$341	-2.5%		
Commercial real estate	\$483	\$520	7.8%		
Unused commitments	\$232	\$219	-5.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$381	\$319	-16.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$35	\$64	82.4%		
Cash & balances due	\$29	\$23	-19.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,442	\$1,416	-1.8%		
Deposits	\$1,352	\$1,349	-0.2%		
Total other borrowings	\$77	\$54	-29.9%		
FHLB advances	\$45	\$22	-51.1%		
Equity					
Equity capital at quarter end	\$165	\$174	5.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	9.5%	--		
Tier 1 risk based capital ratio	11.0%	12.2%	--		
Total risk based capital ratio	12.2%	13.5%	--		
Return on equity <sup>1</sup>	-28.0%	8.5%	--		
Return on assets <sup>1</sup>	-3.0%	0.9%	--		
Net interest margin <sup>1</sup>	4.4%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	272.6%	222.6%	--		
Loss provision to net charge-offs (qtr)	97.1%	128.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	8.6%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.7%	1.8%	14.6%	1.4%	--
Closed-end 1-4 family residential	0.1%	0.1%	0.9%	0.3%	--
Home equity	0.2%	1.7%	1.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	2.6%	0.8%	4.4%	--
Commercial & Industrial	0.4%	3.2%	0.8%	0.3%	--
Commercial real estate	0.4%	0.3%	1.2%	0.0%	--
Total loans	1.0%	1.3%	2.2%	0.2%	--